



Attorney Docket: 014033-000018

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Penny L. Gerstner

Group Art Unit: Unassigned

Serial Number: 10/707,327

Examiner: Unassigned

Filed: December 5, 2003

For: SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS
FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT
HOLDER

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.56 AND 37 C.F.R. § 1.97

It is respectfully requested that the documents listed on the attached Form PTO/SB/08A be considered by the Patent and Trademark Office in the above-referenced application and made of record therein. A full text copy of each relevant document is enclosed. This information disclosure statement is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office action on the merits, whichever event occurs last.

Respectfully submitted,

By:

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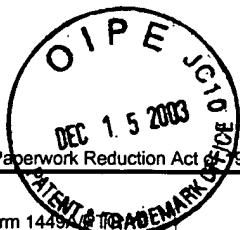
December 10, 2003

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the US Postal Service as first class mail on December 10, 2003, in an envelope addressed to Commissioner of Patents, PO Box 1450, Alexandria, VA 22313-1450

Patricia L. Pontello



PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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		Application Number	10/707,327
		Filing Date	December 5, 2003
		First Named Inventor	Penny L. Gerstner
		Art Unit	
		Examiner Name	
Sheet	1	of	Attorney Docket Number
		014033-000018	

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT OR TRADEMARK OWNER <i>(use as many sheets as necessary)</i>		Application Number	10/707,327	
		Filing Date	December 5, 2003	
		First Named Inventor	Penny L. Gerstner	
		Art Unit		
		Examiner Name		
Sheet	2	of	Attorney Docket Number	014033-000018

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		
	AB	Internet Article, "Switching Banks Made Easier", BBC NEWS, Business, http://news.bbc.co.uk/i/hi/business/311895.stm , (July 31, 2003)		
	AC	Internet Article, Karen Murray, "Don't Let The Banks Rip You Off - Get Switching", MONEYEXTRA FEATURE, http://www.moneyonline.co.uk/features/2002/f220502_banking_03.html (May 22, 2003)		
	AD	Internet Article, "How to Switch Bank Accounts", SWITCHBANKS WITH WHICH, http://switchwithwhich.co.uk/bankhow.html (printed November 14, 2003)		
	AE	"Bank Simplifies New-Account Opening To Help Boost Debit Card Volumes", ATM & DEBIT NEWS, Section: Debit Card News; Vol. 3, No. 23; Pg. 1 (June 20, 2002)		
	AF	"Charter One Simplifies Process of Switching Banks", PR NEWSWIRE, Section: Financial News, Cleveland, (June 3, 2002)		
	AG	"Charter One Develops Account-Switcher Software", THE AMERICAN BANKER, Section: Technology: Online Banking, Pg. 11 (May 10, 2002)		

Examiner Signature		Date Considered
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